



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 09/867,589
Filed : May 31, 2001
Applicant : Hogan
Title : **Electronic Bill and Non-bill Information Presentation**
TC/AU : 3624
Examiner : Havan, Thu Thao
Docket No. : 23952-0145
Customer No. : 29052

RESPONSE TO OFFICE ACTION

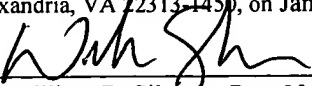
Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sirs:

Responsive to the non-final Office Action mailed on October 4, 2005, the Applicant submits the following remarks:

Remarks begin on page 2 of this paper.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on January 3, 2006.



William R. Silverio, Reg. No. 45,383